

STUDENT HEALTH INSURANCE

2011–2012

In February 2011 ECLA received state recognition as a private university from the *Senatsverwaltung für Bildung, Wissenschaft und Forschung* (Senate Administration for Education, Science and Research) in Berlin. Students studying at a state-recognized college or university in Germany are legally required to have health insurance. ECLA offers health insurance coverage through one of the best statutory health insurance companies, *Techniker Krankenkasse* (TK), for its students as part of the comprehensive fee.

Students wishing to keep their own insurance coverage can waive the health insurance by TK under certain conditions (see below). In case your request to waive the health insurance by TK is approved, your comprehensive fee for the 2011–2012 academic year will be reduced by the amount of the health insurance as follows:

Academic Programme at ECLA	Including TK Health Insurance (provided by ECLA)	Own Health Insurance (if health insurance waiver approved)
Academy Year / Project Year Health insurance coverage for 9 months	15000 EUR	14370 EUR
BA in Value Studies Health insurance coverage for 12 months	15000 EUR	14160 EUR

IF YOU WISH TO WAIVE TK HEALTH INSURANCE

There are different requirements you must meet in order to waive the TK Health Insurance provided by ECLA depending on your country of origin. Please see the relevant section below to determine what requirements apply to you.

GERMAN STUDENTS:

Students from Germany who are insured through their families, can waive the TK health insurance coverage offered by ECLA by submitting the health insurance waiver with the copy of their *Krankenversicherungsnachweis*.

Students from Germany with private health insurance can waive the TK health insurance coverage offered by ECLA by submitting the health insurance waiver with the copy of *Bescheinigung über die Befreiung von der Versicherungspflicht*.

NON-GERMAN STUDENTS:

Students from other EU countries who are already insured in their country of origin are not required by German law to insure themselves in Germany. You can waive the TK health insurance coverage offered by ECLA by submitting the health insurance waiver with the copy of your European Health Insurance Card (EHIC).

Students from all other countries have to get insurance in Germany, even if they already insured in their country of origin.

Students below 30 years of age or who have not completed 14 semesters of subject-related study may choose between a private or a statutory health insurance. If you want to become a member of a private health insurance you need a confirmation of exoneration from statutory coverage. This exoneration is irreversible during your stay of study in Germany. To apply for the exoneration, please contact the Berlin AOK Office which oversees the student health insurance in Berlin:

AOK *Student-Service*

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